

Information to identify the case:

Debtor 1	Demont M Parker	Social Security number or ITIN	xxx-xx-3808
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Nikisha D Parker	Social Security number or ITIN	xxx-xx-0931
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-31743-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Demont M Parker

Nikisha D Parker

2/15/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Demont M Parker
 Nikisha D Parker
 Debtors

Case No. 18-31743-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Feb 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2019.

db/jdb	+Demont M Parker, Nikisha D Parker, 1595 Neptune Ter, Vineland, NJ 08360-2639
cr	+Global Lending Services, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
517848496	AT & T, PO Box 41457, Attn: NCO Financial Systems, Inc., Philadelphia, PA 19101-1457
517848497	+Caine & Weiner, 9960 Corp Campus Drive, C/O TWAS171, Louisville, KY 40223-4098
517848498	Capital One Bank USA, 107000 Capital One Way, Glen Allen, VA 23060
517848501	+Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
517889286	+Global Lending Services, LLC., Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517848508	Nelnet, P.O.Box28561,, Bank Of America, NA, Lincoln, NE
517848511	+Norfolk City Treasurer, 810 Union St, Norfolk, VA 23510-2717
517848512	Office Of The Attorney General, 25 Market Street, PO Box 112, Div Of Law, Richard J Hughes Justice Com, Trenton, NJ 08625-0112
517848514	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
517848521	+William Moore, PO Box 84, Rosenhayn, NJ 08352-0084

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QJDMARCHAND.COM Feb 16 2019 05:13:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 16 2019 00:22:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Feb 16 2019 00:22:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517848499	+EDI: CCS.COM Feb 16 2019 05:13:00 Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
517848502	E-mail/Text: bankruptcy@glsl11c.com Feb 16 2019 00:22:09 Global Lending, P.O. Box 10437, Greenville, SC 29603
517848506	EDI: IRS.COM Feb 16 2019 05:08:00 Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
517848507	EDI: NFCU.COM Feb 16 2019 05:13:00 Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
517848509	+E-mail/Text: electronicbkydocs@nelnet.net Feb 16 2019 00:23:26 Nelnet LNS, 3015 S Parker Road, Suite 400, Aurora, CO 80014-2904
517848513	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Feb 16 2019 00:30:19 Regional Acceptance Corp, PO Box 580075, Charlotte, NC 28258-0306
517848515	EDI: CBS7AVE Feb 16 2019 05:13:00 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
517848516	EDI: AISTMBL.COM Feb 16 2019 05:08:00 T Mobile, PO Box 742596, Cincinnati, OH 45274-2596
517848517	E-mail/Text: tidewaterlegalebn@twcs.com Feb 16 2019 00:22:22 Tidewater Finance Company, 6520 Indian River Road, Virginia Beach, VA 23464
517848519	+EDI: VERIZONCOMB.COM Feb 16 2019 05:08:00 Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055
517848520	+EDI: WFFC.COM Feb 16 2019 05:13:00 Wells Fargo, 2014 Granby St., Norfolk, VA 23517-2396
517848522	+E-mail/Text: ebankruptcy@woodforest.com Feb 16 2019 00:23:35 Woodforest National Bank, P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517848500*	+Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
517848503*	++GLOBAL LENDING SERVICES LLC, 1200 BROOKFIELD BLVD STE 300, GREENVILLE SC 29607-6583 (address filed with court: Global Lending, P.O. Box 10437, Greenville, SC 29603)
517848505*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
517848504*	+Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517848510*	+Nelnet LNS, 3015 S Parker Road, Suite 400, Aurora, CO 80014-2904
517848518	##+Trident Asset Management, 5755 N Point Pkwy, Suite 12, Alpharetta, GA 30022-1136

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2019 at the address(es) listed below:

Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.epiqsystems.com
Kevin Gordon McDonald on behalf of Creditor Global Lending Services, LLC
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Seymour Wasserstrum on behalf of Debtor Demont M Parker mylawyer7@aol.com, ecf@seymourlaw.net
Seymour Wasserstrum on behalf of Joint Debtor Nikisha D Parker mylawyer7@aol.com,
ecf@seymourlaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5